



GUARANTEED RURAL HOUSING (GRH) STACK Position 2

X **Required Documents and Order - Ascending (bottom to top)**

- ☐ GLS Confirmation of Reservation of Funds Screen
- ☐ Good Faith Estimate (GFE)
- ☐ Conditions to Conditional Commitment
 - ☐ RD Repayment Ratio Waivers to be **documented on the condition** page and executed by loan approval office to meet written waiver notification to lender.
- ☐ Form RD 1980-18, "Conditional Commitment for Single Family Housing Loan Guarantee" - executed by loan approval official (copy) or conformed copy.
- ☐ Copy, Promissory Note
- ☐ Copy - Form RD 1980-18 - Reverse of Form RD 1980-18 to bear lender's authorized signature certifying to items 1-12 and reporting status of loan.
- ☐ Form RD 1980-19, "Guaranteed Loan Closing Report" - executed by lender and RD Loan Approval Official.
- ☐ Copy of processed Form RD 1980-11, "Lender Record Change".



GUARANTEED RURAL HOUSING (GRH) STACK Position 3

X Required Documents and Order - Ascending (bottom to top)

- ☐ Copy, handwritten URLA/1003 application - executed by applicant(s).
- ☐ Copy, updated URLA/1003 prepared by lender (typed application with verified information)
- ☐ CAIVRS (Credit Alert Interactive Voice Response System). 1980-D requires lender to document number on 1003 above signature line. Lenders routinely provide a web screen verifying the "A" (Accept) confirmation number for each applicant which is acceptable.
- ☐ Debarment List - EPLS: <http://www.epls.gov/> - Print copy for case file - each applicant
- ☐ Confirmation of Previous RD Loan – MortgageServ - Print screen(s)
- ☐ Form AD-1048, "Certification Regarding Debarment...Lower Tier Transactions" - executed by applicant(s).
- ☐ Credit Report (RMCR, MMCR, NTMCR). Report to meet standards of FNMA, FMHLC, HUD and VA.
 - ☐ Verification of Rental (VOR) rental history -12 months– required when credit score <660
- ☐ Supporting Credit Documentation:
 - ☐ Underwriter's documentation/basis for credit waiver decision, *if applicable*.
 - Documentation of compensating factors
 - ☐ Payment shock > 100%
 - ☐ Request for Repayment Ratio Waiver
- ☐ Verification of Qualifying Income (full file or alternative documentation)
- ☐ Lenders Documentation of Qualifying Income – *Household Income Worksheet or similar*
- ☐ FNMA 1008 - Uniform Underwriting and Transmittal Summary - executed by Underwriter
- ☐ Form RD 1980-21, "Request for SFH Loan Guarantee" - executed by applicant(s) and lender. **Must be original (can condition for) and 1/2003 revision.**
- ☐ Copy, Form RD 410-7, "Notification to Applicant..." Letter and form available in GLS.
- ☐ FEMA Form 81-93, "Standard Flood Hazard Determination" - provided by lender.
- ☐ Form RD 1940-22, "Environmental Checklist for Categorical Exclusions" – Attachments can include:
 - ☐ SHPO Review - if house > 50 years (consider PA with SHPO)
 - ☐ Additional Environmental Compliance - i.e. Class I - flood plain - *if applicable*
- ☐ Agency Review/Analysis – 1980.354



GUARANTEED RURAL HOUSING (GRH) STACK Position 4

X **Required Documents and Order - Ascending (bottom to top)**

☐ Correspondence



GUARANTEED RURAL HOUSING (GRH) STACK

Position 5

X **Required Documents and Order - Ascending (bottom to top)**

- ☐ Copy, Purchase Agreement
- ☐ Copy, Deed of Trust
- ☐ Copy, HUD-1 Settlement Statement
 - ☐ Confirm no cash to borrower other than personal contribution.
- ☐ Copy, Form RD 1980-17, "Loan Note Guarantee" – *sign and copy*.
- ☐ Agency Review of Closing Documents – 1980.360



GUARANTEED RURAL HOUSING (GRH) STACK Position 6

X Required Documents and Order - Ascending (bottom to top)

☐ **Existing Home**

- ☐ Inspection – (2) options:
 - ☐ Valuation Condition (VC) Sheet - Form HUD 92564-VC – FHA Roster Appraiser
 - ☐ Home Inspection – Non FHA Roster Appraiser
- ☐ Termite and Dryrot Report/Clearance – *Only if condition of VC/home inspection*
- ☐ Well - flow test– *Only if condition of VC/home inspection*
- ☐ Septic - inspection/clearance – *Only if condition of VC/home inspection*
- ☐ Local Health Authority Clearance – Purity/Well – coli form, nitrates, lead

☐ **New Construction**

- ☐ Building Permit – *to be retained in lender's case file*
- ☐ Footing Inspection – *to be retained in lender's case file*
- ☐ Framing Inspection – *to be retained in lender's case file*
- ☐ Final Inspection – *to be retained in lender's case file*
- ☐ Builders Warranty - 1 year – *to be retained in lender's case file*

☐ **New Construction - Manufactured Housing**

- ☐ Contract on unit and development with approved dealer-contractor
- ☐ Building Permit – *to be retained in lender's case file*
- ☐ Footing Inspection, Framing, Final Inspection – *to be retained in lender's case file*
- ☐ Builders Warranty (unit + development) - 1 year – *to be retained in lender's case file*
- ☐ Dealer-Contractor Certification
- ☐ Appraiser Certification
- ☐ 400 Series Forms, *as applicable* - when land is a separate contract from unit and development and construction > \$10,000:
 - ☐ Form 400-1, "Equal Opportunity Agreement" - executed by applicant(s).
 - ☐ Form RD 400-3, "Notice to Contractors and Applicants" - RD provides to contractor, along with non-discrimination poster.
 - ☐ Form 400-6, "Compliance Statement" - to be executed by contractor.

☐ **Lender Certifications** - *as applicable*



GUARANTEED RURAL HOUSING (GRH) STACK Position 8

X	Required Documents and Order - Ascending (bottom to top)
----------	---

- ☐ Appraisal - URAR with original and/or legible photographs - *original preferred*
 - ☐ 1004 URAR
 - ☐ 2055 interior/exterior
 - ☐ Valuation Sheet (VC) can be attached to appraisal
- ☐ Form RD 1922-15, "Administrative Review for SFH"
 - ☐ Document basis for waiver of 30% land to total value in remarks section.